

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Northern District of Texas

Case No. 15-40777-dml7

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carey Don Nations
440 Beverly Rd.
Azle, TX 76020

Carla Jo Nations
440 Beverly Rd.
Azle, TX 76020

Social Security / Individual Taxpayer ID No.:

xxx-xx-0039

xxx-xx-2750

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 5/28/15

D. Michael Lynn
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Northern District of TexasIn re:
Carey Don Nations
Carla Jo Nations
DebtorsCase No. 15-40777-dml
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0539-4

User: admin
Form ID: b18Page 1 of 2
Total Noticed: 51

Date Rcvd: May 29, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2015.

db/jdb
16497312 #+Carey Don Nations, Carla Jo Nations, 440 Beverly Rd., Azle, TX 76020-4004
American Home Mtg Srv-Homeward Residenta, AHMSI - Attention: Bankruptcy, PO Box 631730-1730,
Irving, TX 75063
16497313 Attorney General of Texas, Collections Div- Bankruptcy Sec, PO Box 12548,
Austin, TX 78711-2548
16497314 +Bank of America, Attn: Correspondence Unit-CA6-919-02-41, PO Box 5170,
Simi Valley, CA 93062-5170
16497316 +Bank of Texas, PO Box 790408, Saint Louis, MO 63179-0408
16497324 +Citibank-The Home Depot, Citicorp Credit Srvs-Centralized Bankrup, PO Box 790040,
Saint Louis, MO 63179-0040
16497326 +Conoco, PO Box 6097, Sioux Falls, SD 57117-6097
16497328 +DSRM National Bank-Diamond Shamrock-Vale, PO Box 631, Amarillo, TX 79105-0631
16497331 +Fbcs, 330 S. Warminster Rd.suite 353, Hatboro, PA 19040-3433
16497333 +First National Bank, Attention:FNN Legal Dept, 1620 Dodge St. Stop code: 3290,
Omaha, NE 68197-0003
16497342 +GenPact Services LLC, Po Box 1969, Southgate, MI 48195-0969
16497344 +Juniper, Po Box 60517, City of Industry, CA 91716-0517
16497347 NCC, 245 Main St., Dickson City, PA 18519-1641
16497348 +Overstock, Po Box 2557, Omaha, NE 68103-2557
16497349 +PayPal Credit, Po Box 105658, Atlanta, GA 30348-5658
16497356 Texas Medicine Resources, PO Box 8549, Ft Worth, TX 76124-0549
16497360 +Webbank-fingerhut, 6250 Ridgewood Road, St Cloud, MN 56303-0820

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QSKBROWN.COM May 29 2015 23:08:00 Shawn K. Brown, Chapter 7 Trustee, PO Box 93749,
Southlake, TX 76092-0117
16497315 EDI: BANKAMER.COM May 29 2015 23:08:00 Bank Of America, Attention: Recovery Department,
4161 Piedmont Pkwy., Greensboro, NC 27410
16497317 +EDI: TSYS2.COM May 29 2015 23:08:00 Barclays Bank Delaware, Attn: Bankruptcy,
P.O. Box 8801, Wilmington, DE 19899-8801
16497322 EDI: CITICORP.COM May 29 2015 23:08:00 Citgo Oil - Citibank,
Citicorp Credit Services-Attn:Centralize, PO Box 20507, Kansas City, MO 64195
16497323 EDI: CITICORP.COM May 29 2015 23:08:00 Citi, CitiCard Credit Services-Centralized Ban,
PO Box 20507, Kansas City, MO 64195
16497330 EDI: CITICORP.COM May 29 2015 23:08:00 Exxmbkciti, Attn.: Centralized Bankruptcy,
PO Box 20507, Kansas City, MO 64195
16497351 EDI: CITICORP.COM May 29 2015 23:08:00 Shell Oil - Citibank,
Attn: Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195
16497354 EDI: CITICORP.COM May 29 2015 23:08:00 Texaco - Citibank,
Citicorp Credit Services-Attn: Centraliz, PO Box 20507, Kansas City, MO 64195
16497318 +EDI: CAPITALONE.COM May 29 2015 23:08:00 Cap1-kawas, Po Box 30253,
Salt Lake City, UT 84130-0253
16497319 +EDI: CAPITALONE.COM May 29 2015 23:08:00 Cap1-music, 26525 N Riverwoods Blvd,
Mettawa, IL 60045-3440
16497320 +EDI: CAPITALONE.COM May 29 2015 23:08:00 Capital One, N.a., Capital One Bank -USA N.A.,
PO Box 30285, Salt Lake City, UT 84130-0285
16497321 +EDI: CHASE.COM May 29 2015 23:08:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
16497327 +EDI: CITICORP.COM May 29 2015 23:08:00 Cpu-citi, Po Box 6497,
Sioux Falls, SD 57117-6497
16497332 +E-mail/Text: collectionbankruptcies.bancorp@53.com May 29 2015 23:26:08 Fifth Third Bank,
Fifth Third Bank Bankruptcy Department,, 1830 East Paris Ave., Grand Rapids, MI 49546-6253
16497335 +EDI: RMSC.COM May 29 2015 23:08:00 GEGRB - JC Penney, Attn: Bankruptcy Dept,
PO Box 103104, Roswell, GA 30076-9104
16497336 +EDI: RMSC.COM May 29 2015 23:08:00 GEGRB- Old Navy, Attention: GEMB, PO Box 103104,
Roswell, GA 30076-9104
16497337 +EDI: RMSC.COM May 29 2015 23:08:00 GEGRB-Care Credit, Attn: bankruptcy, PO Box 103104,
Roswell, GA 30076-9104
16497338 +EDI: RMSC.COM May 29 2015 23:08:00 GEGRB-JC Penny, Attention: Bankruptcy,
PO Box 103104, Roswell, GA 30076-9104
16497339 +EDI: RMSC.COM May 29 2015 23:08:00 GEGRB-Musicians Friend, Attn: GEMB, PO Box 103104,
Roswell, GA 30076-9104
16497340 +EDI: RMSC.COM May 29 2015 23:08:00 GEGRB-Walmart, Attn: Bankruptcy, PO Box 103104,
Roswell, GA 30076-9104
16497334 +EDI: RMSC.COM May 29 2015 23:08:00 Ge Capital Credit Card, Attn: Bankruptcy,
PO Box 103104, Roswell, GA 30076-9104
16497341 +EDI: RMSC.COM May 29 2015 23:08:00 Gemb-walmart, Attn: Bankruptcy, PO Box 103104,
Roswell, GA 30076-9104
16497343 EDI: IRS.COM May 29 2015 23:08:00 Internal Revenue Service,
Special Procedures and Insolvency, PO Box 21126, Philadelphia, PA 19114
16497345 +E-mail/Text: dallas.bankruptcy@LGBS.com May 29 2015 23:25:07 Linebarger Goggan Blair et al,
2323 Bryan St, Ste 1600, Dallas, TX 75201-2637
16497346 EDI: RMSC.COM May 29 2015 23:08:00 Lowes, PO Box 103065, Roswell, GA 30076
16497350 +EDI: SEARS.COM May 29 2015 23:08:00 Sears-cbna, Po Box 6282, Sioux Falls, SD 57117-6282

District/off: 0539-4

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Date Rcvd: May 29, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

16497325 E-mail/Text: pacer@cpa.state.tx.us May 29 2015 23:25:45 Comptroller of Public Accounts, Revenue Accounting- Bankruptcy Div, PO Box 13528, Austin, TX 78711

16497352 +E-mail/Text: delinquenttax@tarrantcounty.com May 29 2015 23:24:51 Tarrant County Tax Assessor, 100 E. Weatherford, Ft. Worth, TX 76196-0206

16497353 +EDI: WTRRN BANK.COM May 29 2015 23:08:00 Td Bank Usa-targetcred, Po Box 673, Minneapolis, MN 55440-0673

16497355 E-mail/Text: bankruptcyclerk@tabc.texas.gov May 29 2015 23:26:09 Texas Alcoholic Beverage Commission, Licenses and Permit Division, PO Box 13127, Austin, TX 78711-3127

16497357 +E-mail/Text: ridpacer@twc.state.tx.us May 29 2015 23:26:05 Texas Workforce Commission, TEC Building- Bankruptcy, 101 E 15th St, Austin, TX 78778-0001

16497329 EDI: USBANKARS.COM May 29 2015 23:08:00 Elan Financial Service, Po Box 108, St Louis, MO 63166

16497358 E-mail/Text: usatxn.ecfbankruptcy@usdoj.gov May 29 2015 23:25:48 United States Attorney, 3rd Floor, 1100 Commerce St, Dallas, TX 75242

16497359 +E-mail/Text: ustpreion06.da.ecf@usdoj.gov May 29 2015 23:24:51 United States Trustee, 1100 Commerce St, Rm 9C60, Dallas, TX 75242-9998

16497360 +EDI: BLUESTEM.COM May 29 2015 23:08:00 Webbank-fingerhut, 6250 Ridgewood Road, St Cloud, MN 56303-0820

TOTAL: 35

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2015 at the address(es) listed below:

Marcus B. Leinart on behalf of Joint Debtor Carla Jo Nations ecf@leinartlaw.com, ecfbackup@leinartlaw.com; llfecfbackup@yahoo.com

Marcus B. Leinart on behalf of Debtor Carey Don Nations ecf@leinartlaw.com, ecfbackup@leinartlaw.com; llfecfbackup@yahoo.com

Michael Wayne Zientz on behalf of Creditor Bank of America txnd@mwzmlaw.com

Shawn K. Brown trustee@browntrustee.com, sbrown@ecf.epiqsystems.com

United States Trustee ustpreion06.da.ecf@usdoj.gov, albert.loftus@usdoj.gov

TOTAL: 5